

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**Ernest D. Sanford,**

**Petitioner,**

**v**

**Case No. 04-439-L  
Docket No. 2004-1093**

**Office of Financial and Insurance  
Services,**

**Respondent.**

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**For the Petitioner:**

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**For the Respondent:**

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**Issued and entered  
this 11th day of May 2005  
by Linda A. Watters  
Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision dated April 1, 2005. He recommended that the refusal of the Respondent to grant Petitioner an insurance producer's license on August 31, 2004, be upheld.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

The Petitioner filed Exceptions containing exhibits to show that he made restitution to Farm Bureau Insurance Group as required by the January 11, 2002, Consent Order. In reply, the staff notes that making restitution was no guarantee of future licensure as an insurance producer.

In addition to that, it should be noted that the Petitioner was given ample time by the Administrative Law Judge to make proof of restitution. He did not do so before the record was closed. His factual allegations in his Exceptions and the exhibits are not given evidentiary value in this case.

## **II ORDER**

Therefore, it is ORDERED that the application to the Commissioner to issue an insurance producer's license to the Petitioner is refused.